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**2006 SMALL INSTALLMENT LENDERS**  
**ANNUAL REPORT**

This is a composite of all reports related to loans using charges permitted in §5-2-214, C.R.S. The reports used in this composite were made to the Administrator of the Uniform Consumer Credit Code pursuant to § 5-2-304(2), C.R.S. This information has not been independently verified.

**Number of lenders reporting data for 2006<sup>1</sup>**

	<u>21</u>	
	<u>NUMBER OF LOANS</u>	<u>AMOUNT FINANCED</u>
<b>1. Total small installment loans (§5-2-214,C.R.S) made or taken by assignment in 2006</b>	No. <u>37,834</u>	\$ <u>14,700,142</u>
<b>2. Total number and amount financed by loan amount:</b>		
a. <b>\$100.00 - \$ 300.00</b>	No. <u>16,443</u>	\$ <u>3,767,410</u>
b. <b>\$300.01 - \$ 500.00</b>	No. <u>11,487</u>	\$ <u>4,773,750</u>
c. <b>\$500.01 - \$ 750.00</b>	No. <u>7,868</u>	\$ <u>4,394,101</u>
d. <b>\$750.01 - \$ 1,000.00</b>	No. <u>2,036</u>	\$ <u>1,764,881</u>
<b>3. Average annual percentage rate (APR) by loan amount:</b>		
a. <b>\$100.00 - \$ 300.00</b>	APR <u>162.266</u>	%
b. <b>\$300.01 - \$ 500.00</b>	APR <u>108.709</u>	%
c. <b>\$500.01 - \$ 750.00</b>	APR <u>86.094</u>	%
d. <b>\$750.01 - \$ 1,000.00</b>	APR <u>72.447</u>	%
<b>4. Small installment loans outstanding as of December 31, 2006</b>	No. <u>12,309</u>	\$ <u>4,651,176</u>
<b>5. Small installment loans:</b>	<u>AMOUNT FINANCED</u>	<u>FINANCE CHARGE</u>
a. <b>Maximum amount financed and finance charge<sup>2</sup></b>	\$ <u>1,000.00</u>	\$ <u>340.00</u>
b. <b>Average amount financed and finance charge</b>	\$ <u>388.54</u>	\$ <u>141.32</u>
c. <b>Average contracted loan term</b>		<u>6.63 months</u>
d. <b>Average actual loan term</b>		<u>3.09 months</u>
<b>6. Number and amount financed by collateral:</b>	<u>NUMBER</u>	<u>AMOUNT FINANCED</u>
a. <b>Unsecured – Signature Only</b>	No. <u>31,354</u>	\$ <u>12,295,037</u>
b. <b>Secured – Automobile</b>	No. <u>49</u>	\$ <u>31,580</u>
c. <b>Secured – Automobile Title</b>	No. <u>591</u>	\$ <u>306,525</u>
d. <b>Secured – Personal Property/Other</b>	No. <u>5,840</u>	\$ <u>2,067,000</u>

<sup>1</sup> The total licenses reported are representative of 4 individual lenders – some with multiple locations licensed.

<sup>2</sup> Maximum amount financed and finance charge permitted by law.

<b>7. Total of defaulted loans in 2006</b>	No.	<u>3,435</u>	\$	<u>1,256,777</u>
<b>a. Total of loans recovered</b>	No.	<u>155</u>	\$	<u>13,671</u>
<b>b. Total of loans charged off</b>	No.	<u>3,295</u>	\$	<u>1,245,406</u>
<b>c. Total number of bankruptcies</b>	No.	<u>30</u>		
<b>d. Total number of garnishments</b>	No.	<u>147</u>		
<b>e. Total number of repossessions in 2006</b>	No.	<u>0</u>		
<b>8. Number of loans renewed (refinanced/extended/rolled)</b>	No.	<u>27,487</u>	\$	<u>12,564,574</u>
<b>a. Number of loans renewed as a % of total loans made</b>				<u>72.65%</u>
<b>9. Total number of individual consumers to whom small installment loans were made to in 2006<sup>3</sup></b>	No.	<u>15,354</u>		
<b>a. Number of individual consumers with 4 or fewer new or refinanced loans in 2006</b>	No.	<u>13,692</u>		
<b>b. Number of individual consumers with 5 or more new or refinanced loans in 2006</b>	No.	<u>1,662</u>		

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<sup>3</sup> The numbers do not account for consumers that may have received loans from more than one lender.